

Standard Mortgage Pre-approval Letter

Subject: Mortgage Pre-approval Confirmation

Dear [Recipient Name],

I am pleased to inform you that you have been pre-approved for a mortgage loan with [Lender Name]. Based on our review of your financial information, credit history, and documentation, we are prepared to offer you financing for your home purchase.

Pre-approval Details:

Maximum loan amount: \$[Amount]

Estimated interest rate: [Rate]%

Loan type: [Conventional/FHA/VA/etc.]

Pre-approval valid until: [Date]

This pre-approval is based on the information you provided, including your income, assets, credit score, and employment status. Please note that this is not a final loan commitment and is subject to property appraisal, title review, and final underwriting approval.

To maintain your pre-approval status, please avoid making major purchases, opening new credit accounts, or changing employment before closing. We recommend you begin working with a real estate agent to find properties within your approved price range.

If you have any questions or need an updated pre-approval letter for a specific property, please contact me directly at [Phone] or [Email].

Congratulations on taking this important step toward homeownership.

Best regards,

[Loan Officer Name]

[Title]

[Lender Name]

[Contact Information]

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